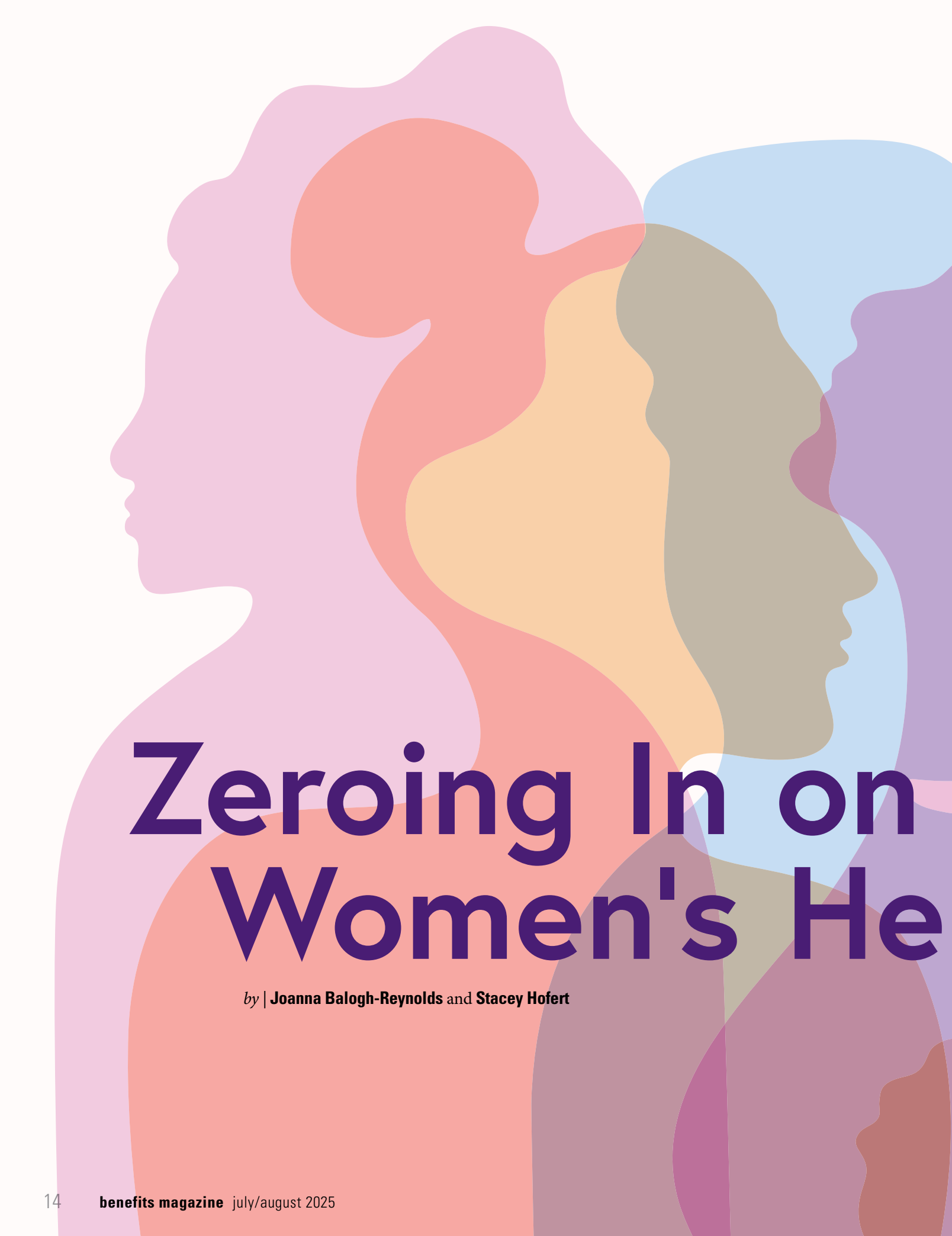




Zeroing In on Women's Health

by | **Joanna Balogh-Reynolds** and **Stacey Hofert**



Multiemployer plans that prioritize women's health and family building may foster healthier, less stressed members and better outcomes, including healthier pregnancies, healthier babies and improved maternal health. Benefits to consider include family-building, maternal health and menopause programs.

The issues of women's health and medical benefits for women are gaining increased attention as organizations, including multiemployer health plans, recognize that focusing on these concerns could generate more favorable outcomes for women, their families and organizations.

Organizations and society as a whole are increasingly focused on driving change, not just for benefits, but on issues from pay gaps—women working full-time in the United States are still paid just 83 cents to every dollar earned by men¹—to care gaps, including the frequent exclusion of women from clinical trials until 1993.

Gaps in care and an overall lack of support can have a direct impact on organizations' productivity and profitability. While women drive 80% of health spending decisions, prioritizing their own care has not always been their own focus, nor the focus of benefit plans.² Today, however, more multiemployer benefit plans may want to consider the impact of health care gaps on their female plan participants as well as trends in the labor market. The availability of women's health and family-building benefits has increased, helping organizations make positive strides in care gap closure, as well as in employee retention and recruiting.

Comprehensive benefits for women can enable improved well-being across health conditions and milestones of life. Investing in women and their health may lead to higher engagement in the workplace, more effective operations and strengthened families, creating a real opportunity to generate both economic and societal benefits.

Women in the Labor Market

The gender makeup of many industries is evolving. While women have primarily dominated the service industry—particularly education and health—they are increasingly entering nontraditional, male-dominated careers, including the trades and food/retail industries involving processing, packaging or manufacturing. The number of women working in trades occupations exceeded 314,000 in 2021, marking a nearly one-third increase over the previous five years.³ On the building side, the Million Women in Construction initiative aims to double the number of women in construction—currently about one million—over the next decade.⁴ New educational and training programs are serving to support women in helping to fill the high demand for jobs in the industry. The benefits environment likely should adjust to reflect these changes.

Further, there are simply more women in the workforce: Three-quarters of prime-age women (those age 25-54) have a job, compared with about two-thirds a decade ago.⁵ They are working longer hours; 84% of employed, prime-age women work full-time. As the gender employment landscape continues to shift, organizations require guidance on how to support women in the workforce and solve their most pressing health care challenges. Addressing these challenges may result in lower costs, higher retention, less absenteeism and improved member satisfaction across organizations. Multiemployer plans that prioritize women's health also demonstrate a commitment to caring for members who often spend a lifetime caring for others.

Outcomes-Driven Support for Women

Women's health benefits provide support not only for managing chronic

conditions and disease but also for many milestones throughout a woman's health journey and specifically during the traditional working years. These milestones include preconception, fertility and family building; pregnancy and postpartum; parenting and responsibility for child well-being; and menopause and midlife care. Each experience can benefit from tailored approaches, delivered by specialty providers trained to care for unique symptoms and health needs. Unfortunately, many women have health concerns that go unaddressed due to their primary care physician or obstetrician/gynecologist (OB/GYN) not having the expertise. This lack of specialization in care can lead to a compounding of untreated issues and high costs later in life. Organizations that prioritize member education and care within their workforce can help reduce the risks of health complications along the complex health journey of womanhood.

Focusing on the outcomes—including a healthy pregnancy, healthy mother and baby, a successful return to work, and a positive experience during menopause—can be a good framework for organizations in implementing a comprehensive benefits plan that looks at the complete health journey.

Pregnancy and Maternal Health

Pregnancy is one of the first reproductive milestones among working women.

Fertility and family-building solutions are one type of benefit that plan sponsors may want to consider. These programs may be offered through a specialty vendor or through programs offered by a health insurance company. Fertility and family-building benefits

takeaways

- Comprehensive benefits for women can enable improved well-being across health conditions and milestones of life. Investing in women and their health may also lead to higher engagement in the workplace, more effective operations and strengthening of families.
- The employee benefits environment should adjust to reflect changes to the labor market: The number of women working in trades occupations exceeded 314,000 in 2021, marking a nearly one-third increase over the previous five years.
- Women's health benefits provide support not only for managing chronic conditions and disease but also for many milestones throughout a woman's health journey, including preconception, fertility and family building; pregnancy and postpartum; parenting and responsibility for child well-being; and menopause and midlife care.
- Benefits that support pregnancy and maternal health include fertility benefits that provide access to the latest reproductive technologies, a large network of fertility specialists and current available treatments. Benefits also can provide guidance about prenatal nutrition and lifestyle behaviors as well as management of chronic conditions and mental health needs during the fertility and pregnancy journeys.
- Menopause benefits, including access to certified experts in menopause, support plan participants by helping them experience better health and wellness while staying present and productive at work.

support members in achieving pregnancy, maintaining good health throughout the pregnancy and delivering a healthy baby.

Without such programs, women may experience barriers to care, such as lack of coverage, limited coverage and limited access to specialty-trained providers. A comprehensive benefits plan ensures that women and families are connected with quality providers and treatment options to support their family-building goals. Further, care along the journey supports optimal maternal health. For instance, recommendations about prenatal and maternal nutrition and lifestyle behaviors as well as management of chronic conditions and mental health needs during the fertility and pregnancy journeys support improved outcomes. Gestational diabetes, for instance, affects up to 9% of pregnancies in the U.S. each year,⁶ and mental health conditions affect 20% of pregnant and postpartum women.⁷

By providing access to multidisciplinary providers, a comprehensive fertility and women's health benefit offers care, support and critical advocacy. Plans may want to look for benefits that cover specialty-trained providers, including labor and delivery nurses, certified doulas, pelvic floor specialists, clinical social workers, therapists and lactation consultants. These specialists may also support women who experience miscarriage or preterm birth or who have babies requiring neonatal intensive care unit (NICU) stays.

As the employment landscape continues to shift to include more women, organizations that provide more support for plan participants throughout their journey will likely be more successful in recruiting and retaining women—and men. In particular, parents say a lack of support during pregnancy and maternity—as well as child-care difficulties—are the most important reasons for considering leaving the trades.⁸

The postpartum period can be a trying time for new mothers as they adjust to caregiving while recovering from birth. They benefit from receiving regular check-ins from doulas and other providers for support, as well as educational resources about newborn care and feeding. A healthy postpartum experience enabled by quality health care plans typically leads to a positive transition back into the workplace.

Return-to-Work and Family Resources

Organizations are recognizing the value of supporting parents, which can benefit both women and men. Nearly 40% of the U.S. workforce consists of parents with children

The Impact of Doula Support

Pregnancy, childbirth and perinatal conditions currently represent one of the largest shares of employer health spend* in the U.S. Adding coverage for in-person and virtual doula services furthers the ability of plan sponsors to provide equitable, high-quality care that can improve outcomes across a diverse member population.



Doulas can play a critical role in providing women with evidence-based guidance and advocacy along the pregnancy journey, such as helping reduce cesarean section rates and NICU complications such as low-birthweight babies, which lowers downstream costs. They also help reduce maternal health barriers by providing evidence-based source material to educate women about maternal health and empower them to communicate with care providers about their unique health needs before, during and after their birth experience. Doulas are associated with four times lower likelihood of having a low-birthweight baby and two times lower likelihood of a birth complication.**

Doulas are often vital in facilitating culturally competent care and improving maternal health outcomes, especially for minority women. The maternal mortality rate for Black women is 2.6 times the rate for white women and more than double the national average.[†] Plans may want to look at their benefits to ensure that they are reflective of their workforce's needs.

*National Alliance of Healthcare Purchasing Coalitions. "High-Cost Claims."

**K. J. Gruber, S. H. Cupito and C. F. Dobson. "Impact of Doulas on Healthy Birth Outcomes." *Journal of Perinatal Education*. 2013 Winter;22(1):49-58.

[†]*Maternal Mortality Rates in the United States, 2021*. Centers for Disease Control and Prevention (CDC) National Centers for Health Statistics.

under 18, and 48% of those parents say that their stress is overwhelming on most days.⁹

Overall, the challenges of parenting—physical, emotional, mental—are ever-present and can greatly impact productivity and quality of life. A barrage of conflicting parenting advice from various sources can feel overwhelming, both as it relates to big-picture viewpoints and seemingly mundane, daily decisions.

Multiemployer plans that embrace a family-focused benefits approach can create an environment that fosters healthier, less stressed members and better outcomes for both parents and children. High-touch, holistic support, including the programs described below, for working parents and caregivers encompasses lasting solutions for return-to-work challenges, ongoing emotional health support and comprehensive benefits navigation.

Taft-Hartley plans have an opportunity to prioritize both the mental and emotional health of members and the experiences surrounding the development of their children. By providing families with information and guidance, parents can return to work from leave, prepared with a plan that allows full engagement with their child-care and wellness benefits and satisfaction in their roles. This may include personalized support in the form of one-on-one guidance on benefits navigation, which can address issues such as adding a new family member to the plan, available benefits and provider care access. Further, tips for work-life balance and child rearing; digital tools and resources such as support groups; transitional tools such as a flexible schedule (if feasible); space and time to express breastmilk (if desired); and frequent manager-employee check-ins can help reduce absenteeism and improve retention.

These services could be provided by the human resources departments of contributing employers as well as employee assistance programs (EAPs), but many plan sponsors can also work with specialty vendors to provide these services. To best support mothers and families, plan sponsors should look

for those that offer integrated services across the spectrum of needs, streamlining care with one point of integrated access versus a different benefit contact for each service. These benefits can further enable women and their partners to more fully step back into their workplace role.

One of the primary concerns of women returning to work remains securing child care. Among parents with children under 18 who seriously considered leaving their trade altogether, 69.3% have had difficulties finding child care.¹⁰ To ease this burden, organizations can provide guidance on financial planning, reduced-cost child care or other support options. One local of the United Food and Commercial Workers International Union (UFCW), for example, helps women navigate and budget for child care, offering a child-care grant to offset costs for members.¹¹

Benefits Through Menopause

Once a taboo topic, menopause—a reproductive stage that can bring hot flashes, fatigue, poor concentration and other disruptive symptoms—is now becoming part of a regular conversation, in part because celebrities have brought attention to the discussion by sharing their stories publicly. The idea that menopause is a medical condition best met with specialized care has gained broader acceptance. It is a significant life stage that has long been overlooked in the workplace, despite its impact on physical health, mental well-being and professional success. In a survey of female employees, 59% took time off work due to menopause symptoms.¹² A separate study reported that one in four women in leadership positions felt that their menopause

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symptoms negatively impacted their career development or work-related opportunities, while 17% have actually quit a job or considered quitting due to menopause symptoms.¹³ More than half of respondents (57%) said that it would be important to them if a potential employer clearly expressed a commitment to support employees with menopause symptoms.¹⁴

As women become more mindful about how menopause affects their performance at work, unfortunately their concerns may be unaddressed by general health care providers. Only about 30% of OB/GYNs receive any menopause training during residency, and the percentage of primary care physicians with the training is even lower.¹⁵ Certified experts in menopause support plan participants by helping them experience better health and wellness while staying present and productive at work. Particularly when the workplace requires physical labor or is a male-dominated field, there is greater need for increased awareness, education and advocacy.

With about half of the U.S. workforce experiencing menopause symptoms at some point in their careers, organizations can guide plan participants toward better health and wellness to stay present and productive in the workplace. Seventy-three percent of women in varying stages of the menopause journey are experiencing the

effects of menopause but not seeking proper treatment to manage them.¹⁶

Plans may want to consider adding a benefit that addresses current gaps in care and provides access to support from specialty-trained providers who create individualized care plans based on symptoms, medical history, and goals for work and life. As previously noted, these types of benefits may be available through a program offered by a health plan or a specialty vendor. Plan sponsors should inquire about the specialty education of the providers and the types of coverage available. Plan participants can benefit from health coaching and guidance from licensed health professionals on nutrition and weight management, sleep issues and mental health, among other health problems. Although there are smartphone applications now available to help women track and manage symptoms, when a benefit is provided with a personalized relationship for the journey, the longer term relationship may better support the individualized health needs of the member.

A Focus on Women's Health for Lasting Value

The complex clinical, emotional and practical needs of women's health demand comprehensive support in the workplace. By providing personalized, proactive care from preconception through menopause, organizations can foster a culture of health and well-being, improving outcomes and reducing health care costs overall. As women reach pivotal milestones, Taft-Hartley plans can close current gaps in care by partnering with benefits providers that truly advocate for them.

In a recent study, nearly 70% of benefits decision makers recognize the importance of providing comprehensive health benefits that specifically target women to attract and retain top talent.¹⁷ The survey revealed that organizations are looking for health care and benefit experts to help them shape resources where there are gaps in offerings. These types of forward-thinking organizations can potentially facilitate a brighter future for women—in management of their personal health, in the workplace, at home and beyond. 📌

Endnotes

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Joanna Balogh-Reynolds is the vice president of product strategy at Progyny, where she focuses on shaping the company's multiyear product road map, identifying opportunities to expand high-quality care access and address overlooked and underserved conditions, closing care gaps and improving health outcomes. Balogh-Reynolds is a doctoral-trained registered nurse with nearly 15 years of leadership experience in health care and has held leadership roles at Segal and Cigna Healthcare. She can be reached at joanna.balogh-reynolds@progyny.com.



Stacey Hofert is the group vice president of labor and trust at Progyny, where she collaborates with plan sponsors to integrate family-building benefits and a full continuum of women's reproductive health services. Hofert started her career as a steelworker at Granite City Steel. Her expertise extends to navigating the intricacies of Taft-Hartley plans and other labor-related initiatives. Hofert holds a B.S. degree in human resource management from Western Illinois University and an M.B.A. degree from Keller Graduate School of Management. She can be reached at stacey.hofert@progyny.com.

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